

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Charron Overton

Debtor(s)

Case No. 14 B 42796

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/26/2014.
- 2) The plan was confirmed on 04/22/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/01/2015.
- 5) The case was Dismissed on 11/04/2015.
- 6) Number of months from filing to last payment: 7.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$4,171.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$4,171.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$151.42
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,151.42**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American InfoSource LP as agent for	Unsecured	0.00	366.81	366.81	0.00	0.00
AT&T	Unsecured	186.00	NA	NA	0.00	0.00
AT&T Mobility	Unsecured	171.00	NA	NA	0.00	0.00
Barr Management	Unsecured	1,966.00	NA	NA	0.00	0.00
Capital One Auto Finance	Unsecured	14,889.00	NA	NA	0.00	0.00
Capital One Bank USA NA	Unsecured	1,137.99	NA	NA	0.00	0.00
Check N Go	Unsecured	1,500.00	NA	NA	0.00	0.00
City of Chicago Department of Water	Secured	3,502.46	0.00	3,502.46	300.00	0.00
Comcast Cable Commun	Unsecured	774.00	NA	NA	0.00	0.00
DeVry Education Group	Unsecured	5,928.33	5,911.83	5,911.83	0.00	0.00
First Premier Bank	Unsecured	400.00	NA	NA	0.00	0.00
HSBC Bank NV NA	Unsecured	739.75	NA	NA	0.00	0.00
IL Student Assist Comm	Unsecured	62,831.00	NA	NA	0.00	0.00
IL Student Assist Comm	Unsecured	67,396.00	NA	NA	0.00	0.00
Internal Revenue Service	Priority	4,997.00	1,722.62	1,722.62	0.00	0.00
Internal Revenue Service	Unsecured	0.00	843.25	843.25	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	0.00	400.52	400.52	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	388.86	388.86	388.86	0.00	0.00
Portfolio Recovery Associates	Unsecured	0.00	575.48	575.48	0.00	0.00
Regional Acceptance Corp	Secured	11,368.00	8,760.31	8,760.31	0.00	0.00
Select Portfolio Servicing Inc	Secured	269,138.00	266,499.82	266,499.82	0.00	0.00
Select Portfolio Servicing Inc	Secured	9,184.10	9,184.10	9,184.10	719.58	0.00
Sprint	Unsecured	452.26	NA	NA	0.00	0.00
St. Lawrence High School	Unsecured	4,500.00	NA	NA	0.00	0.00
State of IL Level 7- 425	Priority	4,997.00	NA	NA	0.00	0.00
T-Mobile	Unsecured	78.18	NA	NA	0.00	0.00
U of I Dept of Emer Med	Unsecured	179.00	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	34,901.00	39,516.65	39,516.65	0.00	0.00
United States Dept Of Education	Unsecured	28,246.00	31,981.04	31,981.04	0.00	0.00
Univ of IL/MSP	Unsecured	203.00	NA	NA	0.00	0.00
Wells Fargo Bank	Unsecured	0.00	495.81	495.81	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$266,499.82	\$0.00	\$0.00
Mortgage Arrearage	\$9,184.10	\$719.58	\$0.00
Debt Secured by Vehicle	\$8,760.31	\$0.00	\$0.00
All Other Secured	\$3,502.46	\$300.00	\$0.00
TOTAL SECURED:	\$287,946.69	\$1,019.58	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,722.62	\$0.00	\$0.00
TOTAL PRIORITY:	\$1,722.62	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$80,480.25	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$3,151.42</u>	
Disbursements to Creditors	<u>\$1,019.58</u>	
TOTAL DISBURSEMENTS :		<u>\$4,171.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/29/2016

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.